

Form 170 – ntchrgdsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20-13167-KCF  
Chapter: 7  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raphael S Gardee  
161 Pleasant Valley Rd  
Titusville, NJ 08560

Social Security No.:  
xxx-xx-0208

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISMISSAL OF CASE**

Notice is hereby given that:

- ☒ A Motion to Dismiss has been filed by Margaret Mcgee on behalf of U.S. Trustee.
- ☐ An Order to Show Cause Why the Case Should Not be Dismissed concerning the issue highlighted below has been entered by the Court.
- ☐ The debtor has not complied with the credit counseling requirements of the Bankruptcy Code.
  - ☐ The debtor is a corporation and has filed under Chapter 13 of the Bankruptcy code.
  - ☐ The corporate debtor is self-represented.
  - ☐ Other: .

A hearing to determine if there is cause for dismissal will be held by the Honorable Kathryn C. Ferguson on,

Date: 7/21/20

Time: 02:15 PM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Dated: June 18, 2020

JAN:

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Raphael S Gardee  
DebtorCase No. 20-13167-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 170Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db +Raphael S Gardee, 161 Pleasant Valley Rd, Titusville, NJ 08560-2104  
cr +Eastern Funding LLC, C/O Saldutti Law Group, 800 N. Kings Highway, Suite 300,  
Cherry Hill, NJ 08034-1511  
cr +PNC BANK, NATIONAL ASSOCIATION, 3232 NEWMARK DRIVE, ATTN: BANKRUPTCY,  
MIAMISBURG, OH 45342-5421  
518732565 +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625  
518732566 +American Express, PO Box 1270, Newark, NJ 07101-1270  
518732567 +Armac, 71 Passaic Ave, Florham Park, NJ 07932-3040  
518732568 +Baldor Foods, 155 Food Center Dr, Bronx, NY 10474-7136  
518732569 +Barclays Bank, 125 South West Street, Wilmington, DE 19801-5014  
518732570 +Begley Carlin and Mandio, 680 Middletown Blvd, Langhorne, PA 19047-1817  
518732572 +Bunker Hill, 7 Three Acre Lane, Princeton, NJ 08540-8437  
518732575 +Columbus Central, PO Box 220, Columbus, NJ 08022-0220  
518732577 +Crivelli and Barbat, 2653 Nottingham Way, Trenton, NJ 08619-4109  
518801995 +Eastern Funding, LLC, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300,  
Cherry Hill, NJ 08034-1511  
518732578 +Fedex, PO Box 371461, Pittsburgh, PA 15250-7461  
518732579 +Fulton Bank, Attn Eisenberg Gold and Agarwal, 1040 North Kings Highway,  
Cherry Hill, NJ 08034-1908  
518732580 +IC Systems, 444 Highway 96 East, Saint Paul, MN 55127-2557  
518732582 +JCP&L, PO Box 3687, Akron, OH 44309-3687  
518732584 +MLR Solutions, PO Box 60536, King of Prussia, PA 19406-0536  
518732585 +New Chapter Inc, Attn Amato and Keating, 107 North Commerce Way, Bethlehem, PA 18017-8913  
518732586 +PA Dept of Revenue, PO Box 280431, Harrisburg, PA 17128-0431  
518732587 +PACCAR Financial, 4991 W US Hwy 20, Horsham, PA 19044  
518793056 +PNC, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
518732588 +PNC, PO Box 747032, Pittsburgh, PA 15274-7032  
518732589 +Princeton Nassau Pediatrics, 301 Harrison Street, Princeton, NJ 08540-3512  
518732590 +Princeton Orthopedics, 325 Princeton Ave, Princeton, NJ 08540-1617  
518732591 +Quest Diagnostics, PO Box 64813, Baltimore, MD 21264-4813  
518732593 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of NJ, PO Box 269, Trenton, NJ 08695)  
518732592 Sklar Law, 1200 Laurel Rd, Voorhees, NJ 08043  
518732594 +Stockx, 1046 Woodward Ave, Detroit, MI 48226-1906  
518732595 +Township of Falls Authority, 557 Lincoln Highway, Fairless Hills, PA 19030-1401  
518732597 +Vengroff Williams Inc, PO Box 4155, Sarasota, FL 34230-4155

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 19 2020 00:07:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 19 2020 00:07:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/Text: bankruptcy@fult.com Jun 19 2020 00:08:19 Fulton Bank, NA,  
533 Fellowship Road, Suite 250, Mount Laurel, NJ 08054-3411  
518732564 +E-mail/Text: bkprpt@retrievalmasters.com Jun 19 2020 00:07:31 AMCA,  
2269 S Saw Mill River Rd, Elmsford, NY 10523-3832  
518732571 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jun 19 2020 00:16:53 BMW Financial,  
PO Box 3608, Dublin, OH 43016  
518732574 +E-mail/Text: Harris@ebn.phinsolutions.com Jun 19 2020 00:08:18 Childrens Hosp of Phil,  
PO Box 5462, Chicago, IL 60680-5462  
518732576 +E-mail/Text: documentfiling@lciinc.com Jun 19 2020 00:06:32 Comcast Business,  
PO Box 70219, Philadelphia, PA 19176-0219  
518807763 +E-mail/Text: bankruptcy@fult.com Jun 19 2020 00:08:19 Fulton Bank, NA,  
533 Fellowship Road, Suite 250, Mount Laurel, New Jersey 08054-3411  
518732581 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 19 2020 00:07:05 IRS, PO BOX 7346,  
Philadelphia, PA 19101-7346  
518732583 +E-mail/Text: bknotices@mbandw.com Jun 19 2020 00:07:53 McCarthy Burgess and Wolff,  
26000 cannon Rd, Bedford, OH 44146-1807  
518732596 +E-mail/Text: customercredittterms@unfi.com Jun 19 2020 00:06:32 United Natural Foods,  
313 Iron Horse Way, Providence, RI 02908-5637

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518732573 CAR LOAN

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 170

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Amar Anand Agrawal on behalf of Creditor Fulton Bank, NA aagrwal@egalawfirm.com,  
ksantiago@egalawfirm.com, jwingfield@egalawfirm.com  
Andre L. Kydala on behalf of Debtor Raphael S Gardee kydalalaw@aim.com, kydalalaw@aim.com  
Christian Del Toro on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
cdeltoro@martonelaw.com, bky@martonelaw.com  
Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National  
Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frank J Martone on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bky@martonelaw.com  
Margaret Mcgee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov  
Rebecca K. McDowell on behalf of Creditor Eastern Funding LLC rmcowell@slgcollect.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9